CLAIMS

I claim:

1. a method for using an online computer database to facilitate financial disclosure about companies comprising the steps of:

a user entering a bet offer about the financial condition of a company, said bet offer including an amount of money at risk, the name of a company, a bet statement containing the description of an objectively verifiable fact that will be known at some future date, and terms that define how the result of the bet is determined by the resolution of said fact,

said user entering whether he is an insider or not,

displaying the bet offer, including displaying whether the user making said offer is an insider or not,

said computer enabling said bet offer to be accepted by other users,

identifying whether a user, if any, accepting the offer is an insider or not,

displaying the bet acceptance, if any, including displaying whether the user making the accepting offer is an insider or not,

if said bet offer is accepted, settling said bet after said fact is resolved, displaying the result.

2. the method of claim 1, including the step of enabling a user who is an insider to enter his relationship to said company and displaying that relationship to other users.

3. the method of claim 1, including the step of enabling a user who is an insider to enter and control whether his name is secret or public in the display of said user's bet offer.

4. the method of claim 1, including a class of users that verifies whether users who enter bet offers are insiders, and including the step of enabling said class of users to enter verifications for display into said database system.

5. the method of claim 1, including a class of users that verifies whether users who enter bet offers are insiders, and verifies the relationship of insiders to their companies, and including the step of enabling said class of users to enter verifications for display into said database system.

6. the method of claim 1 in which said bet statement is about said company's earnings.

7. the method of claim 1 in which said bet statement is about whether said will go bankrupt.

8. the method of claim 1 in which said bet statement is about whether said company will default on a loan.

9. the method of claim 1 in which said bet statement is about said company's management's public estimates of financial performance.

10. the method of claim 1, including the steps of enabling a user who is an insider to enter his yearly compensation and net worth into a user profile, and using said compensation data to display how the amount he risks in said bet offer compares to his compensation.

11. the method of claim 1, including the steps of charging users who are not insiders to view bet offers by insiders, and paying insiders when their bet offers are viewed by users who are not insiders.